



THE NORTHWESTERN UNIVERSITY

Reviewing Stand

EVANSTON, ILLINOIS

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Our Housing Problem—Building

A radio discussion over WGN and the Mutual Broadcasting System

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United States Senator from Louisiana

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Broadcast continuously since 1934 by Northwestern University



THE REVIEWING STAND is a weekly radio forum presented by Northwestern University. The program was first broadcast by Station WGN, Chicago, October 14, 1934. It has been on the air continuously since that time, originating in the WGN studios, and, since 1935, carried by the stations of the Mutual Broadcasting System. **THE REVIEWING STAND** presents members of the Northwestern University faculty and distinguished guests from business, government, education, and the press in round table discussions of contemporary problems—the questions that are in the news. The program is under the direction of James H. McBurney, Dean of the School of Speech, Northwestern University; Miss Myrtle Stahl, Director of Educational Programs, WGN, Chicago; R. E. Buchanan, Public Relations Director of Radio, Northwestern University; Mrs. Kathryn Johnson, Assistant Director, and Ed Keath, Assistant to the Director.

The Northwestern University Reviewing Stand, published weekly beginning May 2, 1943, by the Offices of the Director of Radio (Public Relations), Northwestern University, Evanston, Illinois. Application is pending at the Post Office of Evanston, Illinois for renewal as second class matter. Subscription price, \$1.00 for 16 weeks, \$2.00 for 32 weeks, \$2.50 for one year. Single copies, ten cents.

Our Housing Problem—Building

MR. BUCHANAN: I need a place to live. I want to know what is being done about our housing problem. What about building?

MR. BURKHARD: The home builders of the nation are building approximately one million homes per year, and industry is utilizing all labor and materials to its fullest extent.

MR. KEENAN: There are one million homes being built, but they are being built for people who are well housed at present. We need homes for the low-income group to relieve suffering and distress.

MR. ROSEN: One million homes are not enough. Private industry has shown that it cannot do the job. The government should step in and build another million homes a year to alleviate the shortage.

* * *

MR. BUCHANAN: Mr. Burkhard, Mr. Rosen seems to believe that the government should provide an additional million homes to match the million that the builders are putting up. Do you think that can be done?

What About Materials, Labor?

MR. BURKHARD: Obviously you cannot build more homes than you have materials and labor to build. One million homes a year is approximately the number of units that can be built with the materials and labor now available.

MR. BUCHANAN: I don't exactly know what your position would be between these two gentlemen, Mr. Keenan, but you seem to agree that construction is going on, yet you say that the type of home being built doesn't meet our problem. What would you do about it?

MR. KEENAN: I think there should be an attempt made immediately to build

homes for the G.I. and for that low-income fellow that we promised so much to.

Now, during the war we had controls, and during that time we were able to build the kind of houses we needed to help the greatest number. Today we have lifted the controls, and there is nothing but luxury housing being built.

Today we have three and four families in four and five-room apartments. Something has to be done, not only to relieve that distress, but to increase the morale and morals of the whole country. Now, the longer this condition exists, the greater deterioration there will be in the whole country.

MR. BUCHANAN: Mr. Rosen, then, you seem to think this problem might be solved by aid from our federal government. What form of government action do you think should be taken?

Homes Must Be in City

MR. ROSEN: I think the government should build one million homes, mostly in the cities, where they are greatly needed. The problem will not be solved by building homes in the suburbs. That has been the plan—at least the idea—of the building industry. According to the figures I have here, and they probably will agree with Mr. Keenan's thinking, there is a great shortage of low-priced apartments. According to the national figures, the available units are $\frac{1}{4}$ of 1 per cent. Yes, there are available apartments, but they rent for \$150 a month; there are homes for sale from \$12,500 up. What is necessary is the mass building of homes, with very low rentals, in Chicago and in the urban areas all over the country.

MR. BUCHANAN: Your views are interesting, gentlemen, both from the standpoint of conflict and agreement.

But, as a person searching for a place to live, I have several pointed questions.

First, I think we should know more about government's role in the housing problem. For a direct comment on housing and the building situation, we shift now to Washington, D.C., and United States Senator from Louisiana, Allen J. Ellender:

SENATOR ELLENDER: There are two ways of sizing up our housing situation.

One is to point out that we are building more homes than any country in the world; that we have the highest standard of living of any nation; that we built about 930,000 non-farm units in 1948, nearly four times the number produced in the last year of the war; and to conclude that there really isn't any housing shortage.

The other way of looking at it is to remember that we have nearly three million non-farm families doubled up or living in transient quarters; that 15 million of our homes, one-third of our total, lack the quality or the facilities that our standard of living calls for; that we have done virtually nothing toward eliminating our slums; that good housing has been moving more and more up into the luxury class, beyond the reach of the mass of our people; and that, even with the emergency efforts we have used since the end of the war, we are still able to produce only about two-thirds of the volume of housing that we need.

Look at Housing

To limit yourself to the first view of the housing situation is to ignore the housing problem. To recognize the facts of the second view is to conclude that we must do something about the housing problem, and do it now. I am frankly one of those who view our housing situation with alarm, and I accordingly have undertaken to get something done about it.

What we have done and are doing to house the people of this nation is not enough. Some seem gratified and

proud that in 1948 we started almost as many non-farm units as we did in our record year of 1925. With our greater need, our larger population, our highly developed productive resources, and our accumulation of urban and rural slums, how can we be satisfied with a record that is still less than we were able to do 23 years ago? We must build today not for 1925, but for 1955 and 1960.

17-18 Million Dwelling Units

According to estimates presented to the Senate Banking and Currency Committee, confirmed both by the Joint Congressional Committee on Housing of last year and by the Housing and Home Finance Agency this year, we will need to provide between now and 1960 from 17 to 18 million dwelling units to have enough housing of decent standards for our urban and rural population. That means an average annual addition, most of it through new construction, of about 1,340,000 non-farm and from 200,000 to 275,000 farm units annually during that period. If we are going to do that job, we must devise the means to provide housing that the mass of American citizens can afford to live in.

I have introduced a bill in the Senate, S.138, along with seven of my colleagues, which I believe will establish the basis for the kind of comprehensive attack on the housing problem that we need. It is supplemented by other proposals to help private enterprise meet more of this challenge.

My bill sets up as our national objective the achievement of a decent home for all American families as soon as feasible. It recognizes the principle that private enterprise must do the bulk of that job and that government aid should be made available to help it do so. It provides that government assistance is necessary to supplement private enterprise in making housing for low-income families and the clearance of slums possible.

This bill authorizes a program of federal subsidies to provide 1,050,000

rental units for low-income families, through local communities, in the next seven years. It authorizes federal loans and grants to local communities to enable them systematically to clear their slum areas and redevelop and recapture the value of their declining cities. It authorizes federal loans and grants to improve our sorely-needed supply of farm housing, where a large proportion of our future citizens will be reared.

It also authorizes a broad and vigorous federal program of housing and technical research to lower housing costs and to open the door to new and modern methods and ideas in the housing field.

We have debated these measures and temporized too long. We need this comprehensive approach on which to build a sound, well-rounded housing economy. We need additional measures to insure good housing for our middle-income as well as our low-income families. Accomplishment can come only through action.

ANNOUNCER: Thank you, Senator Ellender.

Now, for continuation of our discussion, *Our Housing Problem—Building*, we return you to Chicago.

MR. BUCHANAN: Senator Ellender's statements, I believe, were pointed and clear. What do you think of his proposals, Mr. Burkhard?

MR. BURKHARD: Mr. Buchanan, I am sure it is unnecessary for the Senator to view with alarm; rather he should view with gratification the magnificent job the home builders of America have performed during the past decade and more particularly since the cessation of hostilities.

MR. BUCHANAN: What about you, Mr. Keenan?

Abuses Must Be Corrected

MR. KEENAN: I will disagree to this point. I think the home builders of this country have a responsibility, and the home builders of this country have not taken care of the abuses that have gone on since the war has ended. I

don't believe there is any justification for homes that were built for \$6-7,000 to be sold at \$21-22,000.

MR. ROSEN: I agree substantially with what the Senator has to say. I also agree with Mr. Keenan. The prices of apartments and the prices of houses are much too high.

Price of Homes is Vital

I would like to submit at this point a figure from the Chicago Housing Authority. These figures prove that 61 per cent of the new private dwellings cost more than \$12,750. They went to people able to pay \$80 a month. The other 38 per cent run from \$8,750 to \$12,750. It is obvious that this kind of housing will not solve the acute crisis which we now face. For years housing has been done on a sort of hand-me-down basis. Private industry has, even in periods of building booms, just managed to provide enough units so that the top income groups could move into the new dwellings.

MR. BURKHARD: I should like to disagree with that statement on this basis—and I am going to use as my authority the Federal Reserve Board statement for the past year: Of the total homes purchased by American families in 1947, 82 per cent were purchased by families with yearly incomes of \$5,000 or less; 39 per cent were purchased by families with yearly incomes of \$3,000 or less. The same data developed by the Federal Reserve Board shows that four out of every five homes sold for less than \$10,000; and two out of every five sold for less than \$5,000. The average sales price of homes bought under the G.I. bill during the year ending May, 1948 was \$7,600. This information was released by the Veteran's Administration.

Since the beginning of the G.I. home loan program, more than five million veterans and their dependents have been provided with their own homes. Considering the critical labor and material shortage during the two years following the war, I think this

is an achievement of great moment.

MR. BUCHANAN: We seem to be talking about the kind of housing and the price of housing. What kind of housing do we need, Mr. Keenan? You have mentioned the lower income groups. What figures would you say represent the prices they can afford to pay?

MR. KEENAN: I don't know what the exact average is today, but 50 per cent of the population is in the low income group. I believe that, if we are to house these people, we must consider housing the same as we do clothing and other things. If a person wants to buy a suit of clothes, he knows just what he can afford; he doesn't look for \$150 suits if he can only afford to pay \$50.

Now, we have to go into housing the same way. We have to set it up in packages that people can afford to buy.

MR. BUCHANAN: What do you think of the prices that Mr. Burkhard has been talking about?

MR. KEENAN: Those are just figures. I want to see the houses, and I want to see the values.

Now, I know today that there are houses and houses; and just because you give me a figure of \$7,000, that doesn't mean that the fellow who is buying the house is getting \$7,000 in value.

Is Construction Shoddy?

MR. ROSEN: There has been a good deal of shoddy housing put up in the last two years. That may explain the rather remarkable, cheap price at which some of these buildings are sold. But I think, and I am still of the belief, that as long as the people who build homes primarily concern themselves, not with 50 per cent of the people as Mr. Keenan put it, but $\frac{2}{3}$ of the people, then we will continue to have this housing shortage.

MR. BURKHARD: I still find myself in disagreement with your general idea. I am not prepared to say there has not been some shoddy construction in

some areas of the country. However, I am sure of this: When it comes to shoddy construction, it is certainly only in isolated cases. Practically all of the homes that have been built since the end of the war, particularly those that have been built under the G.I. loan, have been under both F.H.A. and V.A. supervision during the course of construction. I do not believe that except in such isolated cases, which you probably refer to, anyone has to apologize for the type of homes that have been built for the veterans of the last war. In fact, I am rather proud of the work that has been accomplished.

People Must Get to Work

MR. ROSEN: In this respect I would like to ask Mr. Burkhard's opinion of something I brought up before: suburban home building. It is my opinion, at least on the basis of a study of the last three years, that most of the homes have been built in the suburbs and very few have been built in the cities. According to a figure that I have here on building in Metropolitan Chicago (the area within the city limits of Chicago) which represents 70 per cent of the area of Chicagoland contains only 25 per cent of the building in the area. Is that true all over the country?

MR. BURKHARD: I am not sure that it is desirable to build all the homes that are to be built in the downtown areas of the cities. In the first place, in probably the majority of our metropolitan areas you will not find ground that is suitable for development, unless you go into the suburbs. I don't think that is anything we should be afraid to face. As a matter of fact, living in the suburbs is probably much more agreeable and pleasant than in the main part of the city.

MR. ROSEN: I agree that it would be much nicer to live in the suburbs, but I also think you have to place houses where people can live in them, where they can get to them easily from work. I don't believe it is any solution to sell a house out in a suburb, dangle

it before the eyes of some man, and tell him, "Go out into the suburb and live there."

MR. BURKHARD: I don't believe that any builder, Mr. Rosen, would attempt any development in any suburb where the transportation was not immediately available.

MR. KEENAN: Mr. Burkhard, I would like to go back to this question of the G.I. Would you say from your national experience that the G.I. has received a square deal up to date, and in the majority of cases has received what he paid for?

MR. BURKHARD: I would certainly say that the cases where he did not get what he paid for were very isolated.

MR. KEENAN: Then I think you haven't made much of a study of the conditions around the country. Certainly you are not acquainted with the abuses that are going on today all over the country.

MR. BURKHARD: Mr. Keenan, I have had the opportunity of investigating the construction, not only in the area from which I came—the Los Angeles metropolitan area—but I have had the opportunity of seeing the construction from coast to coast going on under the G.I. program. And I certainly would say that your statements cannot be substantiated.

Does G.I. Get Square Deal?

MR. ROSEN: I wonder, Mr. Burkhard, if you are aware that there are hundreds of thousands of miserable shacks in which the veterans are living today. Is that a square deal?

MR. BURKHARD: Mr. Rosen, I don't know how many hundreds of thousands of such cases exist. I believe all of us recognize that there are certain slum areas throughout the United States which should be corrected, should be cleaned up. I think there is considerable development going on today. I think we have a great deal before us. And I don't question that the time will come when we will have taken care of the majority of these.

MR. BUCHANAN: I think we are in general agreement that more homes are needed. And I would like to ask a direct question, Mr. Keenan. I have often heard the statement that labor is deliberately slowing down construction on homes. What is your comment on that?

MR. KEENAN: That is not the case. I have heard statements that there are cases where there is a limit on production. I had the opportunity of being in charge of construction in the War Production Board. I had dealings every day with every international union in this country and not one case where there was controlled production was ever brought to me.

MR. BUCHANAN: What about the limit on the number of apprentices so that there are not enough laborers available?

Is Labor Cooperating?

MR. KEENAN: I think that has been entirely eliminated, and in most cases they have set aside the ratios. Today in many cases the unions have an apprentice for every journeyman.

MR. BUCHANAN: You think, then, from your point of view, that labor is doing everything possible to help this situation?

MR. KEENAN: Yes. And I want to point out that in home construction you have the finest type of mechanics. In most cases there are no helpers. One man goes out and does the job—he roughs it and finishes it. And you just can't pick a person off the street to do home construction. Now, the only group that probably has more than one mechanic is the carpenter and the bricklayer. But the other groups go in as a single person. He must know his trade, and he must be able to do the job and do it alone.

MR. BURKHARD: Mr. Keenan, I am entirely in agreement with you on that statement. And yet it raises in my mind a question. If that is true, why would anyone make the statement that the construction the veteran has had is shoddy, or that the veteran hasn't

had a fair deal, inasmuch as we have had the benefit of the highest type of mechanics in our trades?

MR. KEENAN: I think you have builders and builders. I think in this inflated market you have what you call "gyppos" in the industry. I think they are responsible for a great deal of the abuse, that the home builder—the regular home builder—is not a part of that abuse.

MR. BURKHARD: Mr. Keenan, would you grant me that possibly those instances are isolated?

MR. KEENAN: No, I think they are in the majority.

MR. BURKHARD: You think they are in the majority? Mr. Buchanan, there is no answer to a statement of that kind. That will have to rest with the public.

MR. ROSEN: It seems to me it is not a question of the kinds of labor used but the kind of home that the builder intended to put up to house this veteran. If he started with the blueprint of a shack, no amount of skilled labor is going to turn it into a fine home.

'Builders Helping Veterans'

MR. BURKHARD: Mr. Rosen, I am afraid you are suffering under some misapprehension as to what is actually happening in the home building field throughout America today. You have heard possibly—and I will repeat this isolated instance again—you have heard of some instances where veterans have not had a square deal. That might be true in any business. We regret that. And I would have you understand this: Those of us who are in this business seriously and are attempting to take care of our own construction throughout the United States do not in any way support the man who is taking advantage of veterans. Such activity is present only in isolated instances. And if you could hear from the majority of veterans who have bought homes in the past two years under the G.I. program, you would find they were an army of mighty satisfied customers.

MR. BUCHANAN: What about the relationship of the government to G.I. building? Is there any possibility of government investigation if what you say is true, Mr. Rosen?

MR. ROSEN: I don't know whether there is or not.

But I would like to say this to Mr. Burkhard: I haven't heard. I *know*, I have *seen*, I have *passed by* certain sections of Chicago and of all parts of the country—I have seen hundreds and hundreds of shacks which house veterans. Now, certainly somebody is responsible for this.

MR. BUCHANAN: I want to know a little more about the government in the housing field, to go back to Senator Ellender's statement.

What Government Control?

MR. KEENAN: I don't think the government has any control. The government establishes a set of standards that it hopes will be lived up to. You may get an appraisal from F.H.A., but that doesn't guarantee the G.I. the value of his property. He gets an appraisal. He can get a loan up to that appraisal, and then he has to go out and get the difference between the appraisal and the actual cost in a down payment.

MR. BURKHARD: Mr. Keenan, there are so many points to this problem that cannot be answered in the time we have to do it. I would say this: You speak about F.H.A. supervision. Surely you believe that the supervision exercised by the Federal Housing Administration is efficient and satisfactory, do you not?

MR. KEENAN: Absolutely.

MR. BURKHARD: And you certainly feel that, if there were anything wrong, if there were cases where the veteran had been gypped, certainly the government of the United States has the authority to do something about it. As a matter of fact the government *has* tried to do something about it. The administration has created nothing but headlines because it

has had very, very few convictions. Consequently I don't think we have to worry.

F.H.A. and Financing

MR. KEENAN: How much financing is going through F.H.A. today?

MR. BURKHARD: I would say probably 80 to 90 per cent of all G.I.'s are either under Veterans Administration or F.H.A. financing.

MR. BUCHANAN: I see we can get no agreement here because of the complexity of the problem.

I want to ask about federal aid to housing, as suggested by Senator Ellender. What would you think of grants and subsidies from the federal government?

MR. BURKHARD: Senator Ellender mentioned the various things authorized by his bill, all of which I will say are to some extent desirable.

He didn't tell you, however, that it also authorizes an expenditure over the next 40 years of 21 billion dollars. In other words, more money is going into the subsidy of homes for those who might be indolent or unwilling to go out and work for a living than the money spent in the first world war. We are talking about tremendous sums of money. And that is what some Congressmen and Senators would appropriate for the purpose of getting votes.

MR. KEENAN: I think we are trying to sell the people of the world the knowledge that we have the greatest country and the greatest living standards in all the world. Now, I don't believe we have a great living standard as long as we have the many miles of slums. And I think the money spent for new housing will be a great investment.

Government Aid Is Needed

MR. ROSEN: I agree with Mr. Keenan. I think to speak of a high standard of living as long as we have miles and miles of slums is ridiculous. I think the government should take a greater and greater stand on this matter, should concern itself more and more with the welfare of its people.

MR. BUCHANAN: I think we can conclude from your discussion, gentlemen, that the housing problem—this serious business of providing Americans with a place to live—is as complicated as it is serious. We have seen many of its facets.

Building a home is not a simple process, we know, and finding the money to build or rent that home is not a simple process either.

So, providing more homes for more of us in the next few years is going to require planning, direction, and, above all, cooperation.



Suggested Readings



Compiled by Laura R. Joost, Assistant,
Reference Department, Deering
Library, Northwestern University



LASCH, ROBERT. *Breaking the Building Blockade*. Chicago, The University of Chicago Press, 1946.

Attacks the housing problem on a local, state, and federal level. The objectives are: loans and subsidies for low-rent housing, anti-trust law enforcement in the construction industry to break monopolistic labor practices, adoption of modernized building codes, mass purchasing of housing materials under government sponsorship, year-round stabilization of the property tax.

U.S. Housing and Home Finance Agency. Office of Housing Economics. *Housing Statistics Handbook*. Washington, U.S. Superintendent of Documents, 1948.

Covers housing production and cost, housing supply and need, and housing finance.

U.S. Congress. 81st Congress, 1st session. Senate. S138. (Some copies available through Congressmen.)

Companion bill to HR933 introduced into the Senate on Jan. 5, 1949 by Mr. Ellender, Mr. Wagner, and others.

U.S. Congress. 81st Congress, 1st session. House of Representatives. HR933. (Some copies available through Congressmen.)

The administration's housing bill (providing assistance in slum clearance, public housing projects, farm housing) introduced into the House on Jan. 6, 1949 by Mr. Spence.

American City 63:109-10, D'48. "Building Officials Draw Up Basic Building Code." A. H. BAUM.

To replace the obsolete static or rigid type building code, the Basic Building Code Committee of the Building Conference of America has brought out a draft of a performance type code which has the backing of representatives of industry, governmental agencies, engineers, and architects.

American Mercury 67:87-92, J1'48. "Record of Public Housing." A. F. SMITH. Discussion 67:507-10, O'48.

Arguments for public housing backed up by cases showing health gains, crime reduction, and the evidence of building good self-respecting citizens. Discussion of arguments.

Architectural Record 104:7+, D'48. "Election Upset Turns Construction Industry's Thoughts Toward Renewed Controls."

Changes in Congressional Committee chairmanships seem to indicate that the old forces blocking housing legislation will no longer be effective and that the 81st Congress will pass a housing bill which will include provisions for public housing and housing research. To carry out this legislation the administration will undoubtedly ask for more controls with regard to the building industry.

Current History ns 15:138-43, S'48. "Case History of Housing." M. FOULK-ROD.

Thorough discussion of the causes of housing shortages, the indictment against the building industry, and an indication that the housing problem will continue to keep a place in the Congressional eye.

Nation 166:538-9, My 15'48. "Building Industry." R. LASCH.

Suggests that we cannot expect the building trades to keep costs at a minimum unless we adopt a long range building program.

Nation 166:532, My 15'48. "What the Taft-Ellender-Wagner Bill Provides." A. J. ELLENDER.

Provisions of the defunct Taft-Ellender-Wagner housing bill explained by one of its sponsors.

New Republic 119:12-13, S 27'48. "Sold Out: No Houses; Taft-Ellender-Wagner Bill."

Summation of legislative action on the Taft-Ellender-Wagner Housing bill and the dodges certain Congressmen used to make certain no housing bill containing provisions for public housing would pass.

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Three Years After the War: How Do We Stand Now?

Vol. 11, No. 7

What's Ahead for Congress in 1949?

Vol. 11, No. 25

Should We Worry About the Increase in World Population?

Vol. 10, No. 13

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